



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael Lewis, et al.

Group Art Unit No.: 2165

Examiner: NYA

RECEIVED

MAR 07 2001

Technology Center 2100

Serial No.: 09/708,124

Filed on: November 2, 2000

For: METHOD AND APPARATUS FOR  
EVALUATING FRAUD RISK IN AN  
ELECTRONIC COMMERCE TRANSACTION

Commissioner for Patents  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

  X   37 C.F.R. §1.97(b).

       37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

       A statement pursuant to 37 C.F.R. §1.97(e) or

       A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

RECEIVED  
MAR 07 2001  
Technology Center 2100

37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:

- (1) A statement pursuant to 37 C.F.R. §1.97(e);
- (2) A petition requesting consideration of the Information Disclosure Statement; and
- (3) A check for \$\_\_\_\_\_ for the fee under 37 C.F.R. §1.17(i) for submission of the Information Disclosure Statement.

37 C.F.R. §1.97(i). Wherein applicants are submitting references before the grant of a patent to be placed in the file but not considered by the Patent office.


- (1) Accordingly, copies of the references as listed on the attached Form PTO 1449 are submitted herewith for placement in the file. No certification or fees are deemed necessary.

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

Dated: 3-1-2001



Christopher J. Palermo  
Reg. No. 42,056

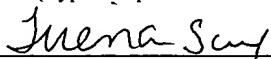
1600 Willow Street  
San Jose, California 95125-5106  
Telephone: (408) 414-1080  
Facsimile: (408) 414-1076

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Commissioner for Patents, Washington, D. C. 20231 on 3/2/01

(Date of Deposit)

Tirena SAY

(Typed or printed name of person mailing correspondence)



(Signature of person mailing correspondence)

RECEIVED  
MAR 07 2001  
Technology Center 2100

# INFORMATION DISCLOSURE CITATION IN AN APPLICATION

(PTO-1449)


 ATTY. DOCKET NO.  
53588-0027

 SERIAL NO.,  
09/708,124

 APPLICANT  
Michael Lewis, et al.

 FILING DATE  
November 2, 2000

 GROUP  
2165

## U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE

## FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

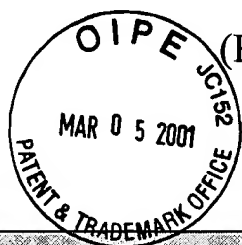
## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	"Faster Credit Card Authorization," Anonymous, Chain Store Age Executive with Shopper Center Age, New York, March 1995.
	Webster's II, New Riverside University Dictionary, Houghton Mifflin Company, page 1129, 1994.
	CyberSource Corporation, "Internet Commerce Services", undated.
	CyberSource Corporation, "Electronic Software Distribution", undated.
	CyberSource Corporation, "Advertising Opportunities", undated.
	CyberSource Corporation, "Customer Profile", undated.
	Steve Kichen, "Impulse Items", Forbes, May 8, 1985.
	Michael Moeller, "New CyberSource of Information", PCWeek, November 20, 1995.
	Heather Clancy, "Internet Makes Headway As Software Distribution Channel", Computer Reseller News, November 20, 1995.
	Martin Marshall, et al., "Shopping for Software Object on the Web", CommunicationsWeek, November 20, 1995.
	"Software.net, Product Brief", 1995, 4 pages, HP Internet Solutions, <a href="http://www.hp.com/go/internet">http://www.hp.com/go/internet</a> , <a href="http://software.net">http://software.net</a> , 1995.
	William S. McKiernan, et al., "Microsoft Corp. Chooses Software.net To Be First To Electronically Deliver Microsoft Software", October 17, 1995, press release, pp. 1-3.
	Joan E. Rigdon, "Microsoft to Sell Most Popular Software Through Resellers Using the Internet", The Wall Street Journal, October 16, 1995.
	William S. McKiernan, et al., "Software.net Opens Internet Product Center To Connect Internet Publishers With Internet Customers", October 23, 1995, Press Release Summary, pp. 1-4.
	Keith Mary Rantas-Drew, et al., "IBM and Cybersource Corporation Tap Into The Power of the Internet to Offer One-Stop Component Shopping", November 13, 1995, Media Information, International Business Machines Corporation, pp. 1-4.
	One page flyer, "Software.net", A Service of CyberSource Corporation, <a href="http://software.net">http://software.net</a> , October 1995.

EXAMINER	DATE CONSIDERED
----------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

# INFORMATION DISCLOSURE CITATION IN AN APPLICATION



(PTO-1449)

 ATTY. DOCKET NO.  
53588-0027

 SERIAL NO.  
09/708,127

 APPLICANT  
Michael Lewis, et al.

 FILING DATE  
November 2, 2000

 GROUP  
2165

## U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE

## FOREIGN PATENT DOCUMENTS

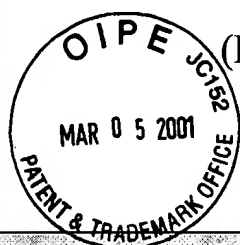
EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	"About CyberCash, Inc.", 2000, <a href="http://www.cybercash.com/company">http://www.cybercash.com/company</a> , CyberCash Company Information, 1 page.
	Dr. Andreas Schoter, et al., "Digital Money Online A Review of Some Existing Technologies", February 1997, pp. 1-5, <a href="http://trader">inter://trader</a> .
	CyberSource Corporation, "Largest Internet-Based Electronic Software Superstore, Over 20,000 Software Titles", <a href="http://software.net">http://software.net</a> .
	CyberSource Corporation, "CyberSource IVS, Internet Fraud Screen with Artificial Intelligence", <a href="http://www.cybersource.com/html/solutions/fraud_main.html#overview">http://www.cybersource.com/html/solutions/fraud_main.html#overview</a> , 3 pages.
	One page flyer, "Where Developers Go For Parts", Fact Sheet, <a href="http://components.software.net">http://components.software.net</a> .
	Niehaus Ryan Group, "CyberSource's ICS Launch PR Plan", January 1997, pp. 1-25.
	"CyberSource Internet Commerce Services", CyberSource Corporation, 1997, 6 pages, <a href="http://www.cybersource.com">www.cybersource.com</a> .
	Karen Rodriguez, "CyberSource Sells Software On Internet", InfoWorld Reprint, 1995, Software Distribution On-Line.
	Joan E. Rigdon, "CyberSource Begins to Offer Software of Symantec and Others on the Internet", The Wall Street Journal, Reprinted, January 31, 1995.
	Bradley F. Shimmin, "Software Sales Brought to the Internet, Software.net expands the sales channel to the World Wide Web", LAN TIMES, Vol. 12, Issue 1, January 9, 1995, <a href="http://software.net">http://software.net</a> .
	Clinton Wilder, "Where to Buy Objects Over the Internet, CyberSource Creates First Electronic Store For Software Components", Informationweek, December 11, 1995
	Tom Clements, et al., "CyberSource Corporate Backgrounder", CyberSource Corporation, Menlo Park, CA, undated.
	"CyberSource Corporation, News & Press Release Abstracts", pp. 1-3, undated.
EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

# INFORMATION DISCLOSURE CITATION IN AN APPLICATION



(PTO-1449)

ATTY. DOCKET NO.  
53588-0027

SERIAL NO.,  
09/708,124

RECEIVED  
MAR 07 2001  
Technology Center 2100

APPLICANT  
Michael Lewis, et al.

FILING DATE  
November 2, 2000

GROUP  
2165

## U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE

## FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

## OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	Tom Clements, et al., "CyberSource's New Internet Commerce Services Provide Software Publishers Turn-Key Electronic Transaction and Distribution Services, Qualcomm, Insignia, Wall Data and seven other publishers choose CyberSource to distribute products via the Internet", April 30, 1996, pp. 1-4, press release.
	"Internet Commerce Services, Schedule of Services for Distributors and Merchants", CyberSource Corporation, September 6, 1996, pp. 1-11.
	"Merchant Internet Commerce Services, Typical Commerce Site Functions and Integration Check List", CyberSource Corporation, 1996, pp. 1-6.
	"ICS Launch Schedule", pp. 1-2, prepared and printed December 1996.
	"ICS Customers", 1 page, prepared and printed December 1996.
	Rob Kelman, "Content Outline", Marketingworks, CyberSource Capabilities Brochure Outline-Revised, December 10, 1996, pp. 1-7.
	CyberSource Corporation, "ICS CommerceFLEX, Developer's Guide and Reference", April 14, 1997, pp. 1-78.
	Eric Bodner, et al., "The Internet Billing Server: Prototype Requirements", pp. 1-96, A Thesis submitted to the Information Networking Institute in Partial Fulfillment of the Requirements for the degree, Carnegie Mellon University, Information Networking Institute, undated.
	Eric Bodner, et al., "The Internet Billing Server: Design Document", pp. 1-131, A Thesis submitted to the Information Networking Institute in Partial Fulfillment of the Requirements for the degree, Carnegie Mellon University, Information Networking Institute, undated.
EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.